8/989

CHAMPUS

MATERNITY CARE

DoD CHAMPUS FS-8
1989
NSN: 0510-LP-205-3300
FP: 6151-9198-9052

D2.18:

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If you're an eligible beneficiary, CHAMPUS (the Civilian Health and Medical Program of the Uniformed Services) will help pay for most of the maternity care that you receive from civilian doctors and hospitals. This pamphlet explains in general what your maternity benefits are. If you have a question that isn't answered here, contact the Health Benefits Advisor (HBA) at the nearest military installation.

GENERAL

CHAMPUS maternity care benefits start when you become pregnant, and continue through the delivery of the baby, and up to 42 days after the baby is born.

Maternity care is the care you need because you are pregnant, or for complications from pregnancy. For example, treatment for a sprained ankle during pregnancy is not maternity care. And remember, CHAMPUS can only cost-share maternity care that is covered under the program. Items such as vitamins that your physician recommends or prescribes that you take during pregnancy are not covered by CHAMPUS.

IMPORTANT NOTE: **By law, CHAMPUS cannot share the cost of abortions, except where the life of the woman would be endangered if the fetus were carried to term.**

WHO'S ELIGIBLE?

All women eligible for CHAMPUS benefits are eligible for maternity care under CHAMPUS. This includes spouses and unmarried children of active-duty members; retirees, spouses of retirees and their unmarried children; the spouses and unmarried children of deceased active-duty and retired service members; and eligible former spouses of military members.

HOW CHAMPUS PAYS

Where you have your baby will determine how much CHAMPUS will pay for the maternity care involved. If you have the baby at a hospital or other health care center where you stay overnight --or are on the way to such a facility when the baby is born--you'll be considered an inpatient. Or, if you have the baby at home or at a CHAMPUS-approved birthing center where you don't stay overnight, you'll be considered an outpatient. Let's look more closely at these categories.

INPATIENT DELIVERIES

If you have the baby as an inpatient, this section is for you. This is true even if you don't make it to the hospital to deliver.

First, if you live within a designated zip code zone around a military hospital, you must plan to get all of your maternity care at that hospital. Check with the HBA at the military hospital to see if you live within this zone. It could save you a lot of money later on. If the military hospital can't provide the maternity care you need, ask for a nonavailability statement (NAS). It's a form from the service hospital that says it can't provide the care you need. If you live within the military hospital's zip code zone, you must get a nonavailability statement before CHAMPUS can help pay for your inpatient delivery (and all related outpatient care) from civilian doctors and hospitals. And, you must get it **before** you receive care.

Providers of Care Who Participate in CHAMPUS

If you go to a doctor or hospital that participates in CHAMPUS, that means they have agreed to accept the CHAMPUS allowable charge as payment in full for their services. Always ask if the doctor or hospital participates in CHAMPUS before you get care. All CHAMPUS-approved birthing centers have agreed to participate in CHAMPUS. However, even with a provider of care in this category, you must share some of the costs.

If you are the wife of an active-duty member, CHAMPUS pays for all of the covered maternity care from your doctor. For the hospital's costs, you must pay a small amount for each day that you're in the civilian hospital. This daily rate changes over time. In 1989, the rate is $8.05. But no matter how short your hospital stay, you must pay at least $25. This single cost-share applies to both the mother and the baby when they are in the hospital together.

For unmarried daughters of active-duty members and retirees, CHAMPUS will cost-share covered maternity costs for the mother, but not for the baby. The baby is not eligible for CHAMPUS, unless the father is an active-duty member or a retiree, and the court recognizes him as the father.

If you're a survivor, eligible former spouse, retiree or the wife of a retiree, you'll pay the lesser of 25 percent of the hospital's billed charges, or a fixed daily amount (currently $210), but subject to change) under CHAMPUS' new "diagnosis-related group" (DRG) payment system. CHAMPUS pays the rest. Or, in the few areas or hospitals that don't have the DRG payment system, you'll pay 25 percent of the allowable maternity costs, and CHAMPUS will pick up the other 75 percent.

Newborn infants will not be treated as separate patients for the first three days of their stay in a hospital that comes under the new DRG payment system. After that, they'll be charged a cost-share, whether the mother continues to be hospitalized or not. Infants who are delivered in a hospital that does not come under the DRG system (such as hospitals in Maryland) will be charged a cost-share for every day after the third day of their hospital stay.

IMPORTANT NOTE: Under certain conditions, newborns and infants won't be covered by the DRG payment system, but will have their care paid under the methods that CHAMPUS used for all care before the DRG system went into effect in October 1987. The exceptions are as follows:

* Children who have bone marrow transplants;
* Children who have tested positive for HIV (AIDS) VIRUS;
* Children who have cystic fibrosis.

Multiple Admissions

All admissions related to the same maternity episode or birth are considered to be a single admission for cost-sharing purposes, regardless of the number of days between admissions, and even when the beneficiary is admitted to more than one hospital.

Providers Who Don't Participate in CHAMPUS

If the hospitals or doctors don't participate in CHAMPUS, you must arrange with them to pay your bills. They may charge more than the CHAMPUS allowable charge. CHAMPUS then pays you what it would have paid the providers if they had participated in CHAMPUS.

OUTPATIENT DELIVERIES

Do you plan to have your baby as an outpatient? If so, read this section carefully.

Birthing Centers

CHAMPUS cost-shares the use of approved birthing centers that agree to participate in CHAMPUS. This benefit was expanded to include "free standing" centers (those which are separately located from, and which don't have any official connection with, a parent institution) effective May 23, 1988. Birthing centers may be "free-standing", or they may be affiliated with, and even located at, another institution. They must be authorized as providers of care under CHAMPUS, and must have signed a participation agreement with CHAMPUS. These birthing centers provide service for low-risk (normal) pregnancies, and are limited to the use of natural childbirth procedures. All CHAMPUS-approved birthing centers must provide all professional services, including delivery, as a "package" of services for a single fixed fee.

Active-duty dependents will pay a cost-share of $25 for using such centers. Other CHAMPUS-eligible persons will pay 25 percent of covered birthing center costs, while CHAMPUS pays 75 percent. Active-duty families don't need to pay the annual outpatient deductible before CHAMPUS begins cost-sharing, when using a birthing center. All other CHAMPUS-eligible persons do have to pay the outpatient deductible.

At-home Births

Even if you plan to have your baby at home (or in a birthing center), if you live in the designated zip code zone around a military hospital, find out if the hospital can provide inpatient maternity care. If not, ask for a nonavailability statement right away.

Here's why: Suppose you plan to have your baby at home (or in a birthing center). But at the last minute, you decide to go to a hospital instead. Or perhaps you have problems with your pregnancy and need to go to a hospital. You must have the NAS before you go to the hospital if CHAMPUS is to share any of your maternity care costs. Just in case--be prepared.

Outpatient Deductible

As with all outpatient care, you're responsible for the $50 deductible ($100 total for the whole family) for the year--Oct. 1 through the following Sept. 30. The claims processor subtracts your deductible from CHAMPUS payments on your claims during the year. (NOTE: Active-duty families do not have to pay the outpatient deductible for care received at a CHAMPUS-authorized birthing center.)

Providers Who Participate in CHAMPUS

Providers of care who participate in CHAMPUS receive the CHAMPUS allowable charge for their services. However, you must still share some of the costs, as follows:

--If you're the wife or unmarried daughter of an active-duty member, you'll pay $25 for an outpatient delivery. CHAMPUS pays the rest. For unmarried daughters, CHAMPUS pays none of the baby's bills unless the father is an active-duty or retired service member and the court recognizes him as the father.

--If you're a survivor, eligible former spouse, retiree or the dependent of a retiree, CHAMPUS pays 75 percent of your

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covered maternity care costs. You must pay the other 25 percent. But CHAMPUS doesn't pay any costs for an unmarried daughter's baby.

Providers Who Don't Participate in CHAMPUS

If the hospitals or doctors don't participate in CHAMPUS, you must arrange with them to pay your bills. They may charge more than the CHAMPUS allowable charge. You'll also have to file the claims for your maternity care. CHAMPUS then pays you what it would have paid the providers if they had participated in CHAMPUS.

CARE FOR YOUR BABY

For routine newborn care, separate claims are filed, but the baby's care is paid as part of your maternity care for the first three days. After three days, the baby begins separate cost-sharing as an individual at the normal rate.

If your baby has to stay in the hospital more than three days, or stays after you leave, or needs other than routine newborn care while you're both still in the hospital, the baby is considered a patient in his/her own right. That is, claims must be sent in separately for the baby's non-routine care. If you live in a military hospital's zip code zone, and your baby must stay in a civilian hospital after you leave the civilian facility, you may need to get a nonavailability statement for the baby from the military hospital. Or, the baby may have to be transferred to the military hospital if it can provide the care.

After you both leave the hospital, your baby becomes a CHAMPUS beneficiary in his/her own right (or, the baby may already have become one if his/her hospital stay lasted more than three days). That means claims for the baby's care must be sent in and CHAMPUS shares the costs on the same basis as for anybody else who's covered by CHAMPUS.

AUTHORIZED PROVIDERS OF CARE

* **Hospitals and Physicians.** Generally, hospitals and physicians that provide maternity care are CHAMPUS-authorized.

* **Birthing Centers.** Must be CHAMPUS-approved, and must have signed a participation agreement with CHAMPUS.

* **Certified Nurse Midwives.** These are CHAMPUS-authorized providers who may furnish maternity care to CHAMPUS beneficiaries without physician referral or supervision. The certified nurse midwife must:

  ---Be a registered nurse;

  ---Be licensed in the area where the care is provided if local licensing is required; and

  ---Be certified by the American College of Nurse Midwives.

NOTE: The services of a midwife who is not a certified nurse midwife may not be cost-shared by CHAMPUS.

DRUGS AND PHARMACEUTICALS

Drugs and pharmaceuticals prescribed by a physician are usually CHAMPUS benefits when they're obtained from a civilian pharmacy. CHAMPUS will share the cost of prescription drugs directly related to the maternity episode on the same basis as the maternity care--inpatient care, outpatient care or birthing center care.

CHAMPUS will not share the cost of vitamins or other nutritional supplements for prenatal care, even when they're obtained with a physician's prescription.

LOSS OF ELIGIBILITY

There are times when an expectant mother loses eligibility for all CHAMPUS benefits during the course of her pregnancy. An obvious example would be when her husband leaves active duty for any reason other than death or retirement. CHAMPUS then shares only the costs for that portion of the maternity care episode that occurred before eligibility ceased.

WELL-BABY CARE

Babies who are less than two years old are covered for the well-baby care described below. CHAMPUS cost-shares well-baby care on either an inpatient or outpatient basis, depending on whether the baby is staying in the hospital or not.

--Newborn examination, PKU tests and circumcision.
--History and physical examination.
--Vision, hearing and dental screening.
--Developmental appraisal.
--Immunization (for DPT, polio, measles, mumps, rubella, etc.
--Tuberculin tests.
--Blood tests to check for anemia.
--Urinalysis.

Of course, CHAMPUS also covers other types of medical care for the baby, as for anybody under CHAMPUS.

ADDITIONAL INFORMATION

For more information about maternity care benefits, contact one of the following:

* The Health Benefits Advisor at a military hospital or clinic.

* The CHAMPUS claims processor for your state.

* Benefit Services Branch, OCHAMPUS, Aurora, Colo. 80045-6900.